

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LAURA S RAY

Debtor(s)

Case No. 07-07901

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/01/2007.
- 2) The plan was confirmed on 06/21/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/30/2010.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,300.00.
- 10) Amount of unsecured claims discharged without payment: \$190,600.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$24,031.00
Less amount refunded to debtor	\$12.60

NET RECEIPTS: **\$24,018.40**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$923.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,242.39
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,165.39**

Attorney fees paid and disclosed by debtor: \$2,577.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
828 INTERNATIONAL	Unsecured	543.23	NA	NA	0.00	0.00
ADVOCATE HEALTHCARE	Unsecured	12,967.00	NA	NA	0.00	0.00
ALL TILE	Unsecured	1,382.58	NA	NA	0.00	0.00
ALPINE FAMILY PHYSICIANS	Unsecured	287.00	NA	NA	0.00	0.00
AMERICAN MARKETING/PUBLISHING	Unsecured	567.70	NA	NA	0.00	0.00
AMERICAN OLEAN MIDWEST	Unsecured	770.72	NA	NA	0.00	0.00
ANTIETAM POWER SWEEPING CORP	Unsecured	136.00	NA	NA	0.00	0.00
AT&T	Unsecured	934.40	NA	NA	0.00	0.00
B REAL LLC	Unsecured	51,177.34	26,244.35	26,244.35	2,624.44	0.00
B REAL LLC	Unsecured	NA	24,932.99	24,932.99	2,493.30	0.00
BMC CARPET	Unsecured	60.96	NA	NA	0.00	0.00
CAPEL INC	Unsecured	247.30	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	793.22	863.07	863.07	86.31	0.00
CAPITAL ONE BANK	Unsecured	496.70	NA	NA	0.00	0.00
CARDMEMBER SERVICES	Unsecured	6,329.61	NA	NA	0.00	0.00
CARY VENTURES	Unsecured	2,695.28	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	2,179.11	2,611.77	2,611.77	261.18	0.00
CIT GROUP	Unsecured	94.09	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	12,261.00	7,822.06	7,822.06	782.21	0.00
CITIZENS BANK	Unsecured	17,579.03	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	420.30	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	421.35	NA	NA	0.00	0.00
DALYN RUG CO	Unsecured	362.76	NA	NA	0.00	0.00
DELL FINANCIAL	Unsecured	555.08	NA	NA	0.00	0.00
DYNAMIC RUGS	Unsecured	1,478.92	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,701.28	1,840.35	1,840.35	184.04	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	16,202.48	16,611.53	16,611.53	1,661.15	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,283.05	1,312.02	1,312.02	131.20	0.00
ERICKSON'S FLOORING	Unsecured	8,963.60	10,422.73	10,422.73	1,042.27	0.00
EVERHOME MORTGAGE CO	Secured	7,074.68	7,074.68	7,074.68	7,074.68	0.00
EVERHOME MORTGAGE CO	Secured	NA	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
EXXON MOBILE	Unsecured	1,031.37	NA	NA	0.00	0.00
FABRICA INTERNATIONAL	Unsecured	125.78	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	1,241.14	NA	NA	0.00	0.00
FOREIGNACCENTS	Unsecured	1,042.99	NA	NA	0.00	0.00
GLOBAL CARE SC	Unsecured	560.00	560.00	560.00	56.00	0.00
HOME DEPOT	Unsecured	5,480.65	NA	NA	0.00	0.00
HOME DYNAMIX	Unsecured	404.09	NA	NA	0.00	0.00
ICE MOUNTAIN WATER	Unsecured	0.12	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	4,733.79	NA	NA	0.00	0.00
JM CARPET SERVICES	Unsecured	1,050.75	NA	NA	0.00	0.00
KALEEN RUGS INC	Unsecured	479.00	NA	NA	0.00	0.00
KAS ORIENTAL RUGS INC	Unsecured	1,479.71	1,381.51	1,381.51	138.15	0.00
LVNV FUNDING	Unsecured	2,129.84	NA	NA	0.00	0.00
MCKEE FLOOR COVERING	Unsecured	696.71	NA	NA	0.00	0.00
MICHAEL CORTINA	Unsecured	577.90	706.19	706.19	70.62	0.00
MIDWEST DIAGNOSTIC PATHOLOGY	Unsecured	852.00	NA	NA	0.00	0.00
MOMENI	Unsecured	1,124.49	NA	NA	0.00	0.00
MY NEW HOMEGUIDE	Unsecured	1,560.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,399.00	1,157.28	1,157.28	115.73	0.00
NICOR GAS	Unsecured	751.34	NA	NA	0.00	0.00
NORTHWEST NEUROLOGY	Unsecured	850.00	850.00	850.00	85.00	0.00
NOURISON	Unsecured	5,901.96	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,291.35	6,586.32	6,586.32	658.63	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	745.08	817.71	817.71	81.77	0.00
RESURGENT CAPITAL SERVICES	Unsecured	9,318.32	9,318.32	9,318.32	931.83	0.00
ROUNDUP FUNDING LLC	Unsecured	3,268.57	3,268.57	3,268.57	326.86	0.00
ROUNDUP FUNDING LLC	Unsecured	2,127.22	2,127.22	2,127.22	212.72	0.00
SBC AMERITECH	Unsecured	206.00	NA	NA	0.00	0.00
SHAW INDUSTRIES INC	Unsecured	3,713.36	NA	NA	0.00	0.00
STONE SYSTEMS OF CHICAGO	Unsecured	1,697.90	NA	NA	0.00	0.00
SURFACES TRANSPORT INC	Unsecured	417.63	NA	NA	0.00	0.00
TRI COUNTY ER PHYSICIANS	Unsecured	352.00	NA	NA	0.00	0.00
ULINE	Unsecured	115.56	NA	NA	0.00	0.00
US BANK	Unsecured	6,562.15	4,894.29	4,894.29	489.43	0.00
WEST COAST REALTY SERVICES	Secured	2,345.49	2,345.49	2,345.49	2,345.49	0.00
WEST COAST REALTY SERVICES	Secured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$9,420.17	\$9,420.17	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,420.17	\$9,420.17	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$124,328.28	\$12,432.84	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,165.39</u>
Disbursements to Creditors	<u>\$21,853.01</u>
TOTAL DISBURSEMENTS :	<u>\$24,018.40</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/16/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.